

We the members of Pimlico Group LLC (hereinafter referred to as 'Investor') admit acknowledge obligate ourselves and make known, that all money we lend to any person or legal entity, are for the purpose of an Iska Investment subject to the following terms:

The borrowers) (hereinafter referred to as 'Manager') is obligated to invest these funds in any business venture or investment (hereinafter referred to as the 'Iska Investment') that they view as permissible and profitable. Any profits realized or losses sustained from this Iska Investment, shall be shared between the Manager and ourselves, with the Manager receiving sixty percent of the profit, and the Investor receiving forty percent.

The Manager will manage the Iska Investment in a manner that will generate the maximum profits in a prudent way. The extra ten percent profit that the Manager is to receive, shall be construed as compensation for managing the Iska Investment. Any claim of the Manager concerning loss of principal must be verified by the testimony of two qualified witnesses in, and under conditions acceptable to an Orthodox Bai Din. The Manager must verify any claim regarding the amount of profits under a solemn oath, before, and under conditions acceptable to an Orthodox Bais Din. However, it has been agreed that the Manager always has the option to pay the Investor a sum of money, as delineated in the specific promissory note or other document, for their share of the profits. If the Manager chooses this option and also returns the principal, the remainder of the profits, if any, will be retained by the Manager, and they will be relieved of the aforementioned oath and testimony.

The Manager is obligated to return the principal and profits to the Investor by the dates required by the aforementioned line of credit. However, even if payments are not made by the due date, the terms of this Iska Agreement shall continue.

All payments, including default payments, default rates, penalties and benefits that may be required in connection with the aforementioned line of credit, shall be included in the terms of this agreement and will also have to be paid in lieu of the verification by oath.

In the event that any additional terms and conditions are agreed to in a separate mortgage, promissory note or any other document, regarding the aforementioned funds, those documents shall be interpreted in a manner consistent with this agreement and the Jewish Laws of Interest. In the event of any conflict between the terms of this agreement and the terms of any of the aforementioned documents, the terms of this agreement shall prevail, to the extent necessary by Halacha. Any dispute which may arise in connection with this agreement shall be submitted before the Baltimore Bais Din. Judgement by the aforesaid authority may be entered in any court having jurisdiction thereof and is fully binding. Whenever the requirement of taking an oath is forbidden by Jewish Law, Bais Din shall present the Manager with an alternate way of substantiating profits.

This Iska Agreement was executed and shall be understood to be in the most effective manner so that this transaction shall not violate the Jewish Laws of interest, as established by Bais Din. This agreement has been executed in a manner consistent with the principles of Halacha required for effecting a legal transfer and obligation, and shall have contractual validity and is enforceable in civil court.

All loans made by the Investor, whether verbal or documented are to be considered bound by the terms of this Iskah Agreement, and no Manager is to be believed that they were unaware of the terms of this agreement.

IN WITNESS WHEREOF, the undersigned have executed this Iska Agreement, this 23rd day of June 2023.

A handwritten signature in blue ink, reading "Victor Lipnitsky", is written over a horizontal line.

Victor Lipnitsky signing on behalf of Pimlico Group LLC, the Investor - Provider of funds